

Information to identify the case:

Debtor 1	<u>Tyrone Mattox</u>	Social Security number or ITIN	xxx-xx-9376
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	15-22667-RG		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Tyrone Mattox

12/10/18

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Tyrone Mattox
 Debtor

Case No. 15-22667-RG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 24

Date Rcvd: Dec 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 12, 2018.

db +Tyrone Mattox, 224 Wainwright St., Newark, NJ 07112-1227
 515607658 +Allied Mort/dovenmuehl, 1 Corporate Dr, Lake Zurich, IL 60047-8944
 515629636 +Department Stores National Bank For Macys Branded, Bankruptcy Processing, Po Box 8053,
 Mason, OH 45040-8053
 515838874 +Dovenmuehle Mortgage, Inc., Powers Kirn, LLC, P.O. Box 848, Moorestown, NJ 08057-0848
 515607666 +Powers Kirn, LLC, 728 Marne Highway, Ste 200, Moorestown, NJ 08057-3128
 515607667 State of New Jersey, PO Box 245, Trenton, NJ 08602-0245

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Dec 11 2018 00:06:59 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 11 2018 00:06:53 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr E-mail/Text: bankruptcy.bnc@ditech.com Dec 11 2018 00:06:28
 Ditech Financial LLC f/k/a Green Tree Servicing LL, PO Box 6154,
 Rapid City, SD 57709-6154
 cr E-mail/Text: bankruptcy.bnc@ditech.com Dec 11 2018 00:06:28 Green Tree Servicing LLC,
 P.O. Box 6154, Rapid City, SD 57709-6154
 cr +EDI: WFFC.COM Dec 11 2018 04:40:00 Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer S,
 1451 Thomas Langston Rd., Winterville, NC 28590-8872
 515607660 +EDI: CAPITALONE.COM Dec 11 2018 04:40:00 Capital One, Pob 30281,
 Salt Lake City, UT 84130-0281
 515607659 +EDI: CAPITALONE.COM Dec 11 2018 04:40:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 515715522 EDI: CAPITALONE.COM Dec 11 2018 04:40:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 515607661 +EDI: TSYS2.COM Dec 11 2018 04:40:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
 515607663 +EDI: RMSC.COM Dec 11 2018 04:40:00 GEGRB/Amazon, Po Box 965015, Orlando, FL 32896-5015
 515607662 +EDI: RMSC.COM Dec 11 2018 04:40:00 GEGRB/Amazon, Attn: Bankruptcy, Po Box 103104,
 Roswell, GA 30076-9104
 515649848 E-mail/Text: bankruptcy.bnc@ditech.com Dec 11 2018 00:06:28 Green Tree Servicing LLC,
 PO BOX 6154, Rapid City, SD 57709-6154, Telephone # 888-298-7785
 515607664 +E-mail/Text: bankruptcy.bnc@ditech.com Dec 11 2018 00:06:28 Green Tree Servicing L,
 Po Box 6172, Rapid City, SD 57709-6172
 515607665 +EDI: IRS.COM Dec 11 2018 04:40:00 Internal Revenue Service,
 Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
 515707957 +EDI: MID8.COM Dec 11 2018 04:39:00 Midland Credit Management, Inc,
 as agent for Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
 515668401 EDI: WFFC.COM Dec 11 2018 04:40:00 Wells Fargo Bank N.A.,,
 d/b/a Wells Fargo Dealer Services, P.O. Box 19657, Irvine, CA 92623-9657
 515607669 +EDI: WFFC.COM Dec 11 2018 04:40:00 Wfs Financial/Wachovia Dealer Srvs, Po Box 1697,
 Winterville, NC 28590-1697
 515607668 +EDI: WFFC.COM Dec 11 2018 04:40:00 Wfs Financial/Wachovia Dealer Srvs, Po Box 3569,
 Rancho Cucamonga, CA 91729-3569

TOTAL: 18

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 12, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: 3180W

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Total Noticed: 24

Date Rcvd: Dec 10, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 10, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Harvey I. Marcus on behalf of Debtor Tyrone Mattox him@lawmarcus.com
John R. Morton, Jr. on behalf of Creditor Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer
Services ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Marie-Ann Greenberg magecf@magtrustee.com
Miriam Rosenblatt on behalf of Creditor Ditech Financial LLC f/k/a Green Tree Servicing LLC
bkyecf@rasflaw.com, mrosenblatt@rasflaw.com
Miriam Rosenblatt on behalf of Creditor Green Tree Servicing LLC bkyecf@rasflaw.com,
mrosenblatt@rasflaw.com
Robert P. Saltzman on behalf of Creditor Ditech Financial LLC f/k/a Green Tree Servicing LLC
dnj@pbslaw.org
Robert P. Saltzman on behalf of Creditor Green Tree Servicing LLC dnj@pbslaw.org
William M. E. Powers, III on behalf of Creditor Dovenmuehle Mortgage, Inc. ecf@powerskirn.com
William M.E. Powers on behalf of Creditor Dovenmuehle Mortgage, Inc. ecf@powerskirn.com
William M.E. Powers, III on behalf of Creditor Dovenmuehle Mortgage, Inc. ecf@powerskirn.com
William M.E. Powers, III on behalf of Creditor Allquest Home Mortgage Corporation
ecf@powerskirn.com

TOTAL: 12